



Order Filed on September 2,  
2016 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

WARREN S. JONES, JR., ESQ. #16294  
Law Offices of Warren S. Jones, Jr., LLC  
1 Trinity Lane  
Mt. Holly New Jersey 08060  
(609) 261-8400  
Attorney for Secured Creditor Bank of the West

B.603-079

**In Re:**

John J. Coucoules

Case No.: 12-39520-JNP

Adv. No.:

Hearing Date: 04/26/2016 at 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**CONSENT ORDER RE ADEQUATE PROTECTION**

The relief set forth on the following pages, numbered two (2) through four is hereby **ORDERED**.

**DATED: September 2, 2016**

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

(Page 2)

**Debtor: John J. Coucoules**

**Case No. 12-39520-JNP**

**Caption of Order: Consent Order Re Adequate Protection**

---

IT IS HEREBY CONSENTED by and between Movant, Bank of the West, its assignees and/or successors in interest, through its retained counsel, Warren S. Jones, Jr., Esquire, for Prober & Raphael, A Law Corporation, and Debtor John J. Coucoules, through his counsel, Steven N. Taieb, Esquire, as follows:

1. On or before August 1, 2016, Debtor shall pay to Movant, the sum of \$321.47, representing the June 15, 2016 regular monthly payment (\$306.47) and late charge (\$15.00). Said payment shall be tendered to Movant Bank of the West, 2527 Camino Ramon NC-B15-2G-A, San Ramon, CA 94583.

2. Debtor shall maintain the regular monthly payments on Movant's loan obligation, and otherwise comply with all other terms of the subject Contract and Title, including, encumbering the subject collateral, generally described as **2003 Larson 230LXI, VIN LAR70703A303; 2003 EZ Loader Trailer VIN 1ZEAAWTH83A017673; 2003 Volvo Pental 5.0 ID 4012091067**, in a timely fashion, commencing with the July 15, 2016 payment. Payments on Movant's loan obligation shall be made to Movant Bank of the West, 2527 Camino Ramon NC-B15-2G-A, San Ramon, CA 94583.

3. Debtor shall pay to Movant the sum of \$526.00, representing attorneys' fees (\$350.00) and filing fee (\$176.00) late charges. Said arrearages shall be paid through the Chapter 13 Plan.

4. In the event Debtor fails to timely and properly comply with the payments set forth in Paragraph 1, 2 or 3 hereinabove, or any other terms of the subject Contract and Title, Movant may file and serve a Declaration Re Breach of Condition on Debtor and Debtor's counsel. Debtor shall have thirty (30) days from the date of service of said Declaration within

(Page 3)

**Debtor: John J. Coucoules**

**Case No. 12-39520-JNP**

**Caption of Order: Consent Order Re Adequate Protection**

---

which to cure the existing breach. A cure of the breach shall include, but not be limited to, any late charges, costs and/or advances due pursuant to the Note. If Debtor fails to do so, then on the thirty-first (31st) day, Movant shall serve and lodge a Declaration Re Non-Compliance along with a final Order for Relief from the Automatic Stay. Upon the entry of said Order, the Automatic Stay in the above-entitled bankruptcy proceeding shall be immediately vacated and extinguished for all purposes as to Movant, allowing Movant to proceed with foreclosure of the subject Property, pursuant to applicable State law.

5. Any funds received by Movant, which are subsequently returned for non-sufficient funds, including funds received and applied prior to the terms of this Order, shall be subject to the default provisions contained herein.

6. Should Movant obtain relief from the automatic stay due to a breach of the terms of this Order, any Order for Relief from the Automatic Stay shall provide for the 14-day stay described by Bankruptcy Rule 4001(a)(3) to be waived.

7. In the event the instant bankruptcy proceeding is dismissed or discharged, this Consent Order shall be terminated and have no further force or effect.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

By 

Warren S. Jones, Jr. #16294

Retained Counsel

Law Offices of Warren S. Jones, Jr., LLC

1 Trinity Lane

Mt. Holly New Jersey 08060

(609) 261-8400

B.603-079

(Page 4)

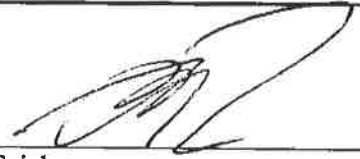
Debtor: John J. Coucoules

Case No. 12-39520-JNP

Caption of Order: Consent Order Re Adequate Protection

---

By

  
Steven N. Taieb  
Attorney for Debtor  
Law Office of Steven Taieb  
1155 Route 73, Suite 11  
Mount Laurel, New Jersey 08054  
(856) 235-4994

**CERTIFICATE OF MAILING**

I hereby certify that on \_\_\_\_\_, 2016, a copy of the foregoing Order was served on each of the following: Movant.

JAMES J. WALDRON, CLERK